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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

IN RE:	§	CASE NO. 18-33250-bjh7
	§	
STANLEY L WRENN	§	CHAPTER 7
CYNTHIA M WRENN	§	
Debtor.	§	
	§	
BANK OF AMERICA, N. A.	§	
Movant,	§	
	§	
	§	JUDGE BARBARA J. HOUSER
v.	§	
	§	
STANLEY L WRENN, <i>Debtor</i>	§	
CYNTHIA M WRENN, <i>Joint Debtor</i>	§	
DANIEL J. SHERMAN, Trustee	§	
Respondents.	§	

**AFFIDAVIT IN SUPPORT OF
MOTION FOR RELIEF FROM AUTOMATIC STAY**

Dmitry Gozen, being duly sworn, deposes and states:

I. I am an Assistant Vice President of Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP ("BANA") and am authorized to sign this affidavit on behalf of BANA, as movant ("Movant") with respect to a certain loan (the "Loan") provided to Debtor(s), which Loan is evidenced by the Note (defined below) and secured by the Deed of Trust (defined below). This Affidavit is provided in support of the Motion for Relief from Stay filed contemporaneously herewith (the "Motion"). In preparation for signing this Affidavit, I have reviewed the Motion and all Exhibits to the Motion.

2. As part of my job responsibilities for BANA, I am familiar with the types of records maintained by BANA in connection with the Loan and the procedures for creating those types of records. I have access to and have reviewed the books, records and files of BANA that pertain to the Loan and extensions of credit given to Debtor(s) concerning the Property (defined below).

3. The information in this affidavit is taken from BANA's business records regarding the Loan. I have personal knowledge of BANA's procedures for creating these types of records. The records are: (a) made at or near the time of the occurrence of the matters recorded by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; (b) kept in the course of BANA's regularly conducted business activities; and (c) it is the regular practice of BANA to make such records.

4. The Debtor(s) has/have executed and delivered or is/are otherwise obligated with respect to that certain promissory note in the original principal amount of \$105,169.00 (the "Note"). A true and correct copy of the Note is attached to the Motion as Exhibit "A".

5. Pursuant to that certain Deed of Trust (the "Deed of Trust"), all obligations (collectively, the "Obligations") of the Debtor(s) under and with respect to the Note and the Deed of Trust are secured by the Property (as defined in the Motion). A true and correct copy of the Deed of Trust is attached to the Motion as Exhibit "B".

6. As of the January 18, 2019, the outstanding Obligations are:

Unpaid Principal Balance	\$80,640.44
Unpaid, Accrued Interest	\$1,956.72
Uncollected Late Charges	\$54.09
Other Fees	\$2,602.30
Escrow Advance	\$5,238.14
Less: Partial Payments	\$(7.16)
Minimum Outstanding Obligations	\$90,484.53

7. In addition to the other amounts due to Movant reflected in this Motion, as of the date hereof, in connection with seeking the relief requested in this Motion, Movant has also incurred **\$700.00** in legal fees and **\$181.00** in costs. All rights of Movant are reserved to seek an award or allowance of such fees and expenses in accordance with applicable loan documents and related agreements, the Bankruptcy Code and otherwise applicable law.

8. The following chart sets forth the number and amount of payments due pursuant to the terms of the Note that have been missed by the Debtor(s):

Number of Missed Payments	From	To	Monthly Payment Amount	Total Missed Payments
11	12/01/2017	10/01/2018	\$735.50	\$8,090.50
3	11/01/2018	01/01/2019	\$700.74	\$2,102.22
Less post-petition partial payments:				(\$7.16)

Total: \$10,185.56

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9. Attached hereto as Exhibit "D" is a post-default payment history with respect to the Obligations.

Pursuant to 28 U.S.C. § 1746, I hereby declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed this 1st day of February, 2019.

DGozen
Name: Dmitry Gozen
Title: Assistant Vice President

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CALIFORNIA
County of VENTURA

Subscribed and sworn to (or affirmed) before me on this 1st day of FEBRUARY 2019, by DMITRY GOZEN, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

[Signature]
NOTARY PUBLIC

(Seal)

